

Frank M. Conway, Clerk  
 Circuit Court for Baltimore City  
 Clarence M. Mitchell, Jr Court house  
 111 N. Calvert street, Courthouse East  
 Baltimore MD. 21202

Defendant's

Plaintiff

Carvet Carlyle  
 4124 MARX AVE  
 Baltimore MD 21206

VRs. Insured:  
 Carvet Carlyle  
 Policy No. 9855 270906331  
 Resident Agent  
 The Maryland Insurance  
 Administration  
 200 St. Paul place  
 Baltimore Md. 21202-  
 2272

Action of Suite

VRs

Travelers Insurance

Replacement Cost of property  
 damage, Dispute of Coverages  
 None - return of property,  
 Material Cause further damage

I am Disputing Document's  
 obtain with out Written Consent  
 of another individual, Rule  
 5 U.S.C. - 552 A.

CIVICAL Amount owed \$35,000

B.  
 Vannoy & Associate  
 Consulting Engineer  
 Mr. Thomas M. Krauth  
 Resident agent:  
 LAWrence A. Melfa  
 401 Allegheny Ave  
 Towson MD. 21204

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Pg:  
I Ms Carlyle is disputing coverages  
INSurance Company claim dispute  
INSurer: Travelers  
Policy No. 985527090 - 633-1

I,  
Ms Carlyle enter INSurance With  
Travelers Home and Marine INSurance  
Company on \_\_\_\_\_ policy No. 985527090-  
633-1

I Am Disputing With Travelers INSurance  
Class action suit of Replacement Coast, Dis  
pute of Coverages.

Claim No HCD 7588 D/L 2/26/2010

Claim No HCD 7590 D/L 2/17/2010

Claim No HCD 8441 D/L 2/26/2010

IN Addition File No Trav/51653

Dispute BGE private policy information collect  
ion And use, Information sharing and Disclosure.  
Dispute Against Defendants Travelers Insurance,  
Engineer Mr Thomas Krauth, obtain information fraud  
gently with out consent of Another INDivial, Violating  
the privacy act and procedures of obtaining information  
on INDivial.

Contractor repairs of estimate, Dispute of coverages  
And Amount to repair damages interior, exterior of  
house - Mold Remediation of Hazard material.

Siding- disputing Coverages, Replacement Coast of (Con  
tractor Estimate of Repair Additionally- claim Adjuster

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I Ms Carver Carlyle is disputing coverages  
Insurance claim dispute

INSURER: Travelers

POLICY NO. 985527090-633-1

I,

Ms Carlyle enter insurance with, Travelers  
Home Marine Insurance Company ON  
\_\_\_\_\_ POLICY NO. 985527090-633-1

I am Disputing With Travelers insurance, class  
action suit of Replacement Coast, Dispute of  
Coverages. Claim No. HCD 7588 D/L 2/26/2010

HCD 7590 D/L 2/17/2010

HDN 8441 D/L 2/26/2010

\* File No. Trav/51653.

Contractor repairs of estimate, Dispute of Coverages  
and Amount to repair damages to interior, Exterior  
of house. Mold Remediation of Hazard materials,  
movement of hazard materials Replace coast and  
repairs

Siding - disputing Coverages, Replacement coast  
of Contractor Estimate of Repair. Additionally  
Claim Adjuster.

of Travelers, removing siding, materials to be tested Non return of materials removed on two occasions For siding to be tested by An Independent Company per Travelers, Siding Was removed by Travelers, Claim Adjuster) Engineer Mr Thomas Krauth. Siding was sent out to An Independent Laborty for testing that was not return, because of this has Cause Additional damages interior and exterior of the home and now want's me to piece the damage Area's of the right side of home, front area of Home, Replacement Siding in both area's, In Addition Replace Wood installation were needed. I have ask Travelers Insurance to be present of all and any inspections, at times I was unWare of other inspections later I was in form by Travelers Insurance enter the property 4124 MARX. In Addition there was a meeting with my self, Contractor Krause Renovations, Claim Adjuster, claim Manger Mr David Bushmen, Engineer Mr. Thomas Krauth. In Addition- Mold Damage 1st 2nd Floor, Attack, Basement assesment for property located at 4124 Marx Ave providing a letter of remediation recommendations Remove all items place in to storage Temporarily. Clean With anti microbial enCapsulant agent as well as Anti Fungal agent to clean and Safe enviornment.

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Personal items may need Dry Clean, Laundry  
Dry Clean Curtains, Personal Ware, Some  
Personal items made need to be replace Kitchen  
Cabinet's, Replace Rug, re-Frigerator due to Mold  
Particuals in the air. Insurer Travelers Did not  
allow for Coverages to Remove mold, Replacement  
of Hazards product's, Cleaning Hazard materials.



Additional Living Expense & Rental Value, due to hazard condition Mold Damage. Home owner was advise to relocate recommend by Doctor, A copy submitted to Attorney Mr. Mark Stiller c/o Travelers Insurance. Also Advise to relocate per Contractor Mr. Flanagan as well as claim Adjuster both agreed because of Hazards Condition to relocate. Claim was resign to three claim Adjuster's. Claim No HCD 7590 In Addition B.E. Theft Disputing Replacement Cost

At the time I listed a number of items that I claim were stolen in the theft report, I have submitted inventory claim sheet form submitted to Mr. Gary Dunnigan hired by Travelers. Picture's was ask of me proof of ownership of items doing discovery of theft. Additional pictures taken by Mr Dunnigan interior, exterior of house. picture taken of empty Boxes Warranty slip of Merchandise, missing item, product 1st Floor House, second Floor, Attick, Basement's Front porch (Picture's are missing after requesting information picture's has not been submitted explanation of ownership of missing items proof of purchase or were items was brought at Locations

Itmez estim. extent of Value of Various Stores. I feel information is being With Held. Disputing replacement Coast, Additional coverages. I am requesting File and all picture's For the Following dates 2-2010, 3-2010, 4-2010 5-2010, 6-2010 through YR2011 in And all picture's a part of claim HCD 7588 original claim No, resigned claim No. HDN 8441 (Pictures of interior and exterior of House, Record state ment submitted by Mr Gary Dunnigan.

In Addition - Contractor Repair and Replacement Coast, Contractor Estimates of dispute two Esti mates of repair Coast, Which never taken under Consideration. Travelers policy insured May be intitled under the Following coverages, Addit ional coverages, in Flation Coverage, Additional Living expense Coverage D- Loss of use, Fair Rental Value, Replace Re Frigerated products Coverage. Due to Mold, Strucle damage may Fall under the ordiance Law under special provisions. Additionally Disputing Amount owed after Work Completed Additional monies owed to Mr Charles Lovelist hired as A handy man fair reasonable Amount owed.

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Dispute BUL Private policy information

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Collection and use, Information sharing and Disclosure. Dispute Against defendants.

Travelers Insurance, Engineer Mr Thomas Krauth.

Additionally - Travelers hired engineer to conduct inspection information on policy Holder Was obtain fraudently under the privacy act of an Indival engineer use upper Authority to obtain information on Indival, With out Consent from Indival, The outages monitors and main tains there equipment 02/06/2010 Section of Over head Wires burned down in the 4000 block of Southern Ave. Doing Blizzards condition (134 Customer affected locally; out services 9 Hours or Longer See Attach Documents pertaining to Circum stance.

I Ms Carvet Carlyle Insured by Travelers Insurance I have submitted a letter of mediation of settlement to resolve claim of Dis pute to Traveler Mr Mark Stiller LLP c/o of Travelers Insurance.



Plaintiff

Carvet Carlyle  
4124 MARX AVE  
Baltimore Md 21206  
Phone No. 443-277-8778

Defendant's

A. Travelers Insurance

Resident Agent  
The Maryland Insurance  
Administration  
200 St Paul place  
Baltimore Md 21202-  
2272

B. Vannoy & Associate  
Consulting Engineer  
Mr. Thomas M. Krauth  
Resident Agent:  
Lawrence A. MelFA  
401 Allegheny Ave  
Towson Md 21204

Ms. Carvet Carlyle

2/5/2013